

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MONTANA**

In re: GUPTON, LORI L.

§ Case No. 13-61104-7RBK

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH V. WOMACK, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$132,408.09</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$30,322.09</u>
Total Distribution to Claimants: <u>\$1,147.44</u>	Claims Discharged Without Payment: <u>\$34,363.31</u>
Total Expenses of Administration: <u>\$622.48</u>	

3) Total gross receipts of \$ 1,769.92 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$1,769.92 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$102,268.00	\$105,721.38	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	622.48	622.48	622.48
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	33,345.00	29,786.75	29,786.75	1,147.44
TOTAL DISBURSEMENTS	\$135,613.00	\$136,130.61	\$30,409.23	\$1,769.92

4) This case was originally filed under Chapter 7 on August 12, 2013.
The case was pending for 16 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/17/2015 By: /s/JOSEPH V. WOMACK
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2013 Tax Refunds	1224-000	1,769.92
TOTAL GROSS RECEIPTS		\$1,769.92

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
7	FLAGSTAR BANK, FSB	4110-000	102,066.00	105,521.38	0.00	0.00
8S	UNITED CONSUMER FINANCIAL SERVICES	4210-000	202.00	200.00	0.00	0.00
TOTAL SECURED CLAIMS			\$102,268.00	\$105,721.38	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH V. WOMACK	2100-000	N/A	442.48	442.48	442.48
JOSEPH V. WOMACK	2200-000	N/A	100.00	100.00	100.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$622.48	\$622.48	\$622.48

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Internal Revenue Service	5800-000	0.00	N/A	N/A	0.00
NOTFILED	Montana Department of Revenue	5800-000	0.00	N/A	N/A	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	6,709.00	7,006.76	7,006.76	269.92
2	CHARTER COMMUNICATIONS ATTENTION: CASH MANAGEMENT	7100-000	255.00	133.17	133.17	5.13
3	WELLS FARGO BANK, N.A.	7100-000	4,512.00	4,893.29	4,893.29	188.50
4	WELLS FARGO CARD SERVICES	7100-000	5,195.00	5,487.05	5,487.05	211.37
5	COLLECTION BUREAU SERVICES	7100-000	1,234.00	1,562.05	1,562.05	60.17
6	ANTIO, LLC	7100-000	7,014.00	7,014.46	7,014.46	270.21
8U	UNITED CONSUMER FINANCIAL SERVICES	7100-000	202.00	62.12	62.12	2.39

9	SHERIDAN MEMORIAL HOSPITAL	7100-000	2,500.00	3,627.85	3,627.85	139.75
NOTFILED	Chase Mht Bk	7100-000	1,987.00	N/A	N/A	0.00
NOTFILED	Rimrock Credit Union	7100-000	3,487.00	N/A	N/A	0.00
NOTFILED	St. Vincent Healthcare	7100-000	250.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$33,345.00	\$29,786.75	\$29,786.75	\$1,147.44

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 13-61104-7RBK
Case Name: GUPTON, LORI L.

Trustee: (460040) JOSEPH V. WOMACK
Filed (f) or Converted (c): 04/07/14 (c)
§341(a) Meeting Date: 05/22/14
Claims Bar Date: 09/08/14

Period Ending: 07/17/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Location: 4400 Morgan Avenue, Billings MT 59101, Imported from original petition Doc# 1; Exemption: Location: 4400 Morgan Avenue, Billings MT 59101 25-13-615 Homestead declaration recorded at Yellowstone Checking, Savings, or Other Financial Accounts, Certificates of Deposit - Amount: 22934.00	125,000.00	0.00		0.00	FA
2 Purse, wallet Imported from original petition Doc# 1	20.00	20.00		0.00	FA
3 Altana Federal Credit Union Member checking/savi Imported from original petition Doc# 1; Exemption: Altana Federal Credit Union Member checking/savings: #231477 - Amount: 150.00	150.00	0.00		0.00	FA
4 Living room furniture, bedrooms (2), child's toy Imported from original petition Doc# 1; Exemption: Living room furniture, bedrooms (2), child's toys, garage/garden hand tools, kitchen small appliances/cookware, TV, holiday decor, 2 cats/1 dog (mixed breed/fixed), personal misc. - Amount: 3000.00	3,000.00	0.00		0.00	FA
5 Term life policy, Farmers Insurance Beneficiary: Imported from original petition Doc# 1	0.00	0.00		0.00	FA
6 Wells Fargo 401K #172918 Imported from original petition Doc# 1; Exemption: Wells Fargo 401K #172918 - Amount: 2238.09	2,238.09	0.00		0.00	FA
7 2000 Ford Focus Imported from original petition Doc# 1; Exemption: 2000 Ford Focus - Amount: 2000.00	2,000.00	0.00		0.00	FA
8 2013 Tax Refunds (u) Includes 10% interest and Bank Fee;	Unknown	Unknown		1,769.92	FA
8 Assets Totals (Excluding unknown values)	\$132,408.09	\$20.00		\$1,769.92	\$0.00

Major Activities Affecting Case Closing:

07/14/15 Check cleared June, 2015 ready for TDR email to MF; cr
04/30/15 Checks cut - waiting for checks to clear to do TDR cr

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 13-61104-7RBK

Trustee: (460040) JOSEPH V. WOMACK

Case Name: GUPTON, LORI L.

Filed (f) or Converted (c): 04/07/14 (c)

§341(a) Meeting Date: 05/22/14

Period Ending: 07/17/15

Claims Bar Date: 09/08/14

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

03/30/15 TFR filed with Court - waiting for approval to cut checks cr

03/10/15 TFR sent to USTP; cr

03/10/15 Review'd claims ready for TFR; cr

01/28/15 Debtor will send payment tonight \$250 tonight and the will sent a copy of the return when completed; look up house info debtor has lost the house maybe do a short sale; cr

01/21/15 Returned mail resent ot 627 Kingfisher Avenue Sheridan, WY 82801-4541 mf

01/20/15 KEEP 2014 TAX REFUND IF WE RECEIVE TO PAY STIPULATION!!!!

1/15/15 sent ltr demanding payment

12/18/14 Debtor has nego with bank on re: home reaffirmation per 341 meeting 5/22/14; home is still in debtor's name no interest in shortsale...; cr

07/28/14 Debtor paying on Stip by 02/15/15 final due date for 2013 taxes; cr

06/25/14 Received refund same day converted is property of the estate; 2013 Taxes \$1614.67, \$150 per month plus \$10 bank Fee for 8mths; 15th of the month; sent stipulation; cr

05/23/14 Need documentation from Debtor/Juliane re receipt of tax refunds and spending. Close NA if it was all spent prior to conversion. ll

Initial Projected Date Of Final Report (TFR): June 1, 2015

Current Projected Date Of Final Report (TFR): March 10, 2015 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 13-61104-7RBK
Case Name: GUPTON, LORI L.

Trustee: JOSEPH V. WOMACK (460040)
Bank Name: Rabobank, N.A.
Account: *****4666 - Checking Account
Blanket Bond: \$76,101,573.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5758
Period Ending: 07/17/15

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/09/14		Lori L. Gupton	Acct #1; Payment #1, 2		170.00		170.00
	{8}		Acct #1; Payment #1 150.00	1224-000			170.00
	{8}		Acct #1; Payment #2 20.00	1224-000			170.00
07/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	160.00
08/13/14		Lori L. Gupton	Acct #1; Payment #2, 3		160.00		320.00
	{8}		Acct #1; Payment #2 130.00	1224-000			320.00
	{8}		Acct #1; Payment #3 30.00	1224-000			320.00
08/29/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	310.00
09/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	300.00
10/14/14		Lori L. Gupton	Acct #1; Payment #3, 4		200.00		500.00
	{8}		Acct #1; Payment #3 120.00	1224-000			500.00
	{8}		Acct #1; Payment #4 80.00	1224-000			500.00
10/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	490.00
11/26/14		Lori L. Kintzi	Acct #1; Payment #4, 5		200.00		690.00
	{8}		Acct #1; Payment #4 70.00	1224-000			690.00
	{8}		Acct #1; Payment #5 130.00	1224-000			690.00
11/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	680.00
12/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	670.00
01/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	660.00
02/02/15		Richard J. or Lori L. Kintzi	Acct #1; Payment #5, 6, 7		250.00		910.00
	{8}		Acct #1; Payment #5 20.00	1224-000			910.00
	{8}		Acct #1; Payment #6 150.00	1224-000			910.00
	{8}		Acct #1; Payment #7 80.00	1224-000			910.00
02/23/15		Lori L. Kintzi	Acct #1; Payment #7, 8		160.00		1,070.00
	{8}		Acct #1; Payment #7 70.00	1224-000			1,070.00
	{8}		Acct #1; Payment #8 90.00	1224-000			1,070.00
02/27/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,060.00
03/02/15		Richard J. or Lori L. Kintzi	Acct #1; Payment #8		629.92		1,689.92
	{8}	13-61104	Acct #1; Payment #8 629.92	1224-000			1,689.92
04/29/15	101	JOSEPH V. WOMACK	Dividend paid 100.00% on \$100.00, Trustee Expenses; Reference:	2200-000		100.00	1,589.92
04/29/15	102	JOSEPH V. WOMACK	Dividend paid 100.00% on \$442.48, Trustee Compensation; Reference:	2100-000		442.48	1,147.44
04/29/15	103	DISCOVER BANK	Dividend paid 3.85% on \$7,006.76; Claim# 1; Filed: \$7,006.76; Reference:	7100-000		269.92	877.52
04/29/15	104	CHARTER COMMUNICATIONS ATTENTION: CASH	Dividend paid 3.85% on \$133.17; Claim# 2; Filed: \$133.17; Reference:	7100-000		5.13	872.39

Subtotals : \$1,769.92 \$897.53

Form 2

Cash Receipts And Disbursements Record

Case Number: 13-61104-7RBK
Case Name: GUPTON, LORI L.

Trustee: JOSEPH V. WOMACK (460040)
Bank Name: Rabobank, N.A.
Account: *****4666 - Checking Account
Blanket Bond: \$76,101,573.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5758
Period Ending: 07/17/15

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
		MANAGEMENT					
04/29/15	105	WELLS FARGO BANK, N.A.	Dividend paid 3.85% on \$4,893.29; Claim# 3; Filed: \$4,893.29; Reference:	7100-000		188.50	683.89
04/29/15	106	WELLS FARGO CARD SERVICES	Dividend paid 3.85% on \$5,487.05; Claim# 4; Filed: \$5,487.05; Reference:	7100-000		211.37	472.52
04/29/15	107	COLLECTION BUREAU SERVICES	Dividend paid 3.85% on \$1,562.05; Claim# 5; Filed: \$1,562.05; Reference:	7100-000		60.17	412.35
04/29/15	108	ANTIO, LLC	Dividend paid 3.85% on \$7,014.46; Claim# 6; Filed: \$7,014.46; Reference:	7100-000		270.21	142.14
04/29/15	109	UNITED CONSUMER FINANCIAL SERVICES	Dividend paid 3.85% on \$62.12; Claim# 8U; Filed: \$62.12; Reference:	7100-000		2.39	139.75
04/29/15	110	SHERIDAN MEMORIAL HOSPITAL	Dividend paid 3.85% on \$3,627.85; Claim# 9; Filed: \$3,627.85; Reference:	7100-000		139.75	0.00

ACCOUNT TOTALS	1,769.92	1,769.92	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	1,769.92	1,769.92	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1,769.92	\$1,769.92	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****4666	1,769.92	1,769.92	0.00
	1,769.92	1,769.92	\$0.00